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PART-I

Notifications, Orders and Declarations by Haryana Government

HARYANA GOVERNMENT HORTICULTURE DEPARTMENT

Notification

The 10th November, 2021

No. 1163-Agri.II(5)-2021/9418.— The Governor of Haryana is pleased to notify an assurance based scheme in the name of “Mukhyamantri Bagwani BimaYojana”(MBBY) in the State of Haryana for the Horticulture crops of fruits, vegetables & spices.

The scheme shall be governed by the following terms and references:

(1) **Objectives:**

- (a) To encourage farmers to raise horticulture crops to increase their income level.
- (b) To ensure the financial sustainability of farmers suffering crop losses due to adverse weather & natural calamities.
- (c) To encourage farmers to use innovative & modern agricultural practices.
- (d) To encourage farmers to diversify from wheat & paddy to horticulture crops.

(2) **Eligible Farmers:**

All the registered farmers under Meri Fasal Mera Byora (MFMB) will be eligible to enroll under the scheme. This scheme will be optional for the farmers growing horticulture crops. Individually farmer must opt for the scheme on the scheme portal.

(3) **Implementation Mechanism:**

Department of Horticulture Haryana will be the nodal implementing agency for implementation of the scheme.

(a) **Optional Coverage:**

Mukhyamantri Bagwani Bima Yojana will be optional for all the farmers enrolling under Meri Fasal Mera Byora (MFMB) growing horticulture crops.

(4) Assured Crops:

The total 21 crops will be covered under MBBY. In subsequent years, more crops may be added based on recommendation of Horticulture Department & approval of State Level Co-ordination Committee on Crop Insurance (SLCCCI).

Crops covered under BBY scheme.

Vegetables				
1. Tomato	2. Onion	3. Potato	4. Cauliflower	5. Pea
6. Carrot	7. Bhindi	8. Bottle Gourd	9. Bitter Gourd	10. Brinjal
11. Chilly	12. Capsicum	13. Cabbage	14. Radish	
Spices				
1. Turmeric	2. Garlic			
Fruits				
1. Kinnow	2. Guava	3. Mango	4. Ber	5. Litchi

(5) Risks Covered (Sowing/ Transplanting to Harvesting):

- Adverse Weather Incidence & Natural Calamities leading to crop loss, shall be covered under the scheme & as defined and approved under SLCCCI.
- The following parameters are taken:
 - Hail Storm
 - Temperature: Frost
 - Water Perils: Rainfall, Flood, Cloudburst, Canal/Drain Break, Inundation.
 - Wind Velocity
 - Fire: when there is a widespread incident in at least in 50 acres in the vicinity of incident.
- SLCCCI can include or exclude any of the aforesaid perils which is not prevailing in the State as and when required.

(6) Exclusions:**Risks and Losses arising out of following perils shall be excluded:**

War, nuclear risks, riots, malicious damage & other preventable risks, theft, grazed and/or destroyed by domestic and/or wild animals. SLCCCI can include any of the aforesaid perils listed above which is not prevailing in the State.

(7) Sum Assured Amount:

Sum assured amount shall be Rs. 30,000 to Rs. 40,000 depending upon the type of crop, and shall be as under:

S.N.	Crop	Sum Assured Amount Per Acre
1	Vegetables	30000
2	Spices	30000
3	Fruits	40000

(8) Per Acre user Fee/ Risk Contribution from Farmers:

MBBY shall charge to farmers per acre risk contribution @ 2.5% of Sum Assured value. The contributing amount for different crops shall be as under:

Crops	Sum Assured per Acres in Rs	Farmers Contribution per Acre in Rs @ 2.5%
Vegetables	30000	750
Spices	30000	750
Fruits	40000	1000

(9) Mukhyamantri Bagwani Bima Yojana will be exempted from GST, on the pattern of Pradhan Mantri Fasal Bima Yojana (PMFBY).

(10) Enrollment Process:

- (a) Farmers must register themselves on Meri Fasal Mera Byora (MFMB) portal. Therefore, one must apply on MBBY portal, which will be integrated with MFMB portal. The MBBY portal shall be used for registration of farmers and disbursement of compensation to the beneficiaries.
- (b) Registration on e-portal can be done through Common Service Centres (CSC)/ e-Disha Centers or through portal of HSAMB or Agriculture/Horticulture departments or internet kiosks or on the mobile app.
- (c) Registered farmers shall have to full fill the conditions of proposal form and upon successful registration will get registration number through SMS as confirmation of coverage under the scheme.
- (d) The area authentication is subject to verification. The Unit of assurance shall be Geo-tagged as per requirement of scheme.
- (e) Department of Horticulture shall do periodical field visits/Geo mapping for transparency of the scheme.
- (f) Registration shall remain open during the benchmark sowing period as defined under the scheme time to time.
- (g) Any grievance shall be referred to the Committees constituted for this purpose.
- (h) Farmer who does not register/opt themselves during the opening window of registration shall not be eligible under this scheme.
- (i) The online processing, right from registration to disbursal of crop loss amount to farmers, shall be supervised by Horticulture Department.
- (j) The contract will be void if the necessary information provided by the farmer found untrue/ incorrect and shall not be eligible for compensation.

(11) The Crop Season, Registration Period, Crop Period & Verification Period:

- (a) Crop period shall be pre-defined for each crop as per the period notified time to time by Horticulture Department and shall also be approved from SLCCCI.
- (b) During registration period, and any peril strikes, the registration on portal shall remain suspended during that peril period to avoid anti selection.

(12) Unit of Assurance & Notified Area:

- (a) The Scheme shall be implemented at "Individual Field" level i.e. crop loss assessment will be done at individual field level subject to the conditions mentioned in this policy. This loss assessment can be done through physical verification or using technologies both by field and aerial and shall be acceptable to both parties. Scheme will be claims made policy, assessment of the loss will be subjected to claim intimations only.
- (b) Area of Operation the area of operation of the scheme shall be entire Haryana and as notified by the State Govt. time to time.

(13) Contribution Amount & Corpus Fund:

- i. Seed capital of Rs. 10.0 Crores will be contributed by State Govt. for this Scheme initially and yearly farmer contribution & State Government contribution will be deposited into corpus fund. Seed amount & yearly contribution from farmers will accumulate into Corpus Fund in case there is no payment for crop losses.
- ii. Corpus fund shall be maintained by Horticulture Department.
- iii. Use/ purpose of corpus fund
 - a. At least Rs. 2.0 crore annually budgetary provision should made available for administrative expenses, publicity, yield/loss assessment expenses, purchase of smart phones, adoption of new technology, hiring of Expert/consultant, travelling and contingency fund out of corpus fund.
 - b. To use the fund for payment towards paid services like in drone services and satellite services.
- iv. The corpus fund shall be used only for crop loss compensation payment except budgetary expenditure as per the guidelines of Mukhyamantri Bagwani Bima Yojana to the farmers who opted the scheme & had paid the contribution amount.
- v. Crop Loss Compensation assessment will be done by Department of Horticulture and shall be assessed through physical means &/or web-based APP and data will be directly uploaded and directly linked with Meri Fasal Mera Byora (MFMB) Portal.
- vi. Crop Loss Compensation shall be paid through NEFT/e-transfers only in the farmer bank account provided in the proposal form during the registration time.

(14) Crop Loss Assessment and Compensation Process:

- (1) Insured farmer will intimate the crop loss to designated agency/ department/ app within 72 hours of loss. Crop damage will be assessed by the Committee so designated within 7 days.
- (2) The crop loss compensation shall be paid based on the survey.
- (3) Crop Loss Assessment survey will be done by third party to be appointed by following due procedure.
- (4) Categories of Crop Losses Compensation percentage and amount shall be as under:

S. No	Crop Losses categories	Compensation % of sum assured	Compensation Amount (Rs.)	
			Vegetable/ Spices	Fruit
1	Less than 25%	No compensation	-	-
2	26 to 50%	50%	15000	20000
3	51 to 75%	75%	22500	30000
4	More than 75%	100%	30000	40000

- (5) Conditions of compensation:
 - (a) The claim compensation can be given multiple times subject to maximum limit of total sum assured.
 - (b) For vegetable crops the sum assured will be 50% of total sum assured for the period from sowing date to 30 days. And remaining sum assured of 50% will be available for the rest of the crop period.
 - (c) For fruits crops 100% sum assured will be applicable during entire crop period.
 - (d) If registered farmer changed the field and re-sowing is done, then currency of insurance ceases. To become eligible for changed field and re-sowing, he has to re-register himself & to pay farmers contribution.

(15) Assessment of area and crop:

The crop loss compensation shall be paid based on the survey by the third party subsequently in later stage technologies like UAV, AWS and Remote Sensing may be used. Crop is subjected to various types of risks right from the time of sowing till harvesting. Extreme weather events like Hailstorm, Heavy rains, High wind speeds, etc. are short lived but cause intensive localized damages to the crops standing in the field. Impact on vegetable, spice and fruit crops are quite vulnerable due to nature of the crops, therefore, there shall be extensive use of technology solutions through satellite/remote sensing, UAV and Automatic Weather Stations (AWS) through defined parameters as and when required.

- The protocols shall be developed and defined while inviting tenders for use of these technologies.
- These technologies shall be used in phased manner depending upon the feasibility of such tech. solution.

(16) Crop Loss Intimations:

- a. MBBY shall be claims made policy, Individual farmers must intimate their crop losses. Final yield assessment will not be done under this scheme.
- b. Automatic Weather Station data may be used to ascertain the incidence/ strike of peril.

(17) Supervision, Monitoring, Dispute resolution & Review of the Scheme:

- a. **State Level Monitoring Committee (SLCCCI)** as already notified by the Agriculture Department shall monitor the scheme.
- b. **State Level Grievance Committee (SLGC):** The Committee already constituted by Agriculture Department for PMFBY shall be SLGC with condition of one member from Horticulture Department at the level of Deputy Director Horticulture and above from Directorate of Horticulture.

(18) District Level Monitoring & Grievance Committee (DLMC): The Committee already constituted by Agriculture Department for PMFBY shall be DLGC with condition of one member from Horticulture Department at the level of DHO and above.

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